



MONTANA DISTRICT OFFICE NEWSLINE

SBA @ 50: "Empowering America's Entrepreneurs"

U.S. Small Business Administration
Montana District Office

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April 2003
Volume #1 Issue #2

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For More Information:

- SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory, or call the SBA Answer Desk.
- SBA Answer Desk:
1-800 U ASK SBA
- Fax: 202-205-7064
- E-mail: answerdesk@sba.gov
- TDD: 704-344-6640
- Your rights to regulatory fairness:
1-800-REG-FAIR

SBA Home Page: www.sba.gov

All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.



Michelle Johnston

Message from the Director...

"Empowering America's Entrepreneurs"

This year marks SBA's 50th Anniversary serving America's entrepreneurs. In observance of our 50th anniversary, the Montana District Office will be celebrating the accomplishments of small-business owners and our partners across the state throughout the year. We'll begin by honoring the state's top small business owners and advocates at our annual Montana Small Business Week Awards Luncheon & Ceremony on May 30, 2003, in Helena at the Red Lion Colonial Hotel.

Since SBA's inception in 1953, the Agency has helped more than 20 million Americans start, grow and expand their businesses - placing more than \$170 billion in direct or guaranteed loans into

the hands of entrepreneurs. The SBA's 50th anniversary gives us a good opportunity to reflect on our history, and to plan innovative methods for serving America's small businesses.

In the Small Business Act of July 30, 1953, Congress created the Small Business Administration, whose function was to "aid, counsel, assist and protect, insofar as is possible, the interests of small business concerns." The charter also stipulated that the SBA would ensure small businesses a "fair proportion" of government contracts and sales of surplus property. Over the past 50 years, the SBA has expanded its array of programs tailored to encourage small enterprises. Agency programs include financial and federal contract procurement assistance, management assistance and specialized outreach to women, minorities and veterans. The SBA also provides loans to victims of natural disasters and specialized advice and assistance in international trade. Nearly 20 million small businesses have received direct or indirect help from SBA programs since 1953, as the agency has become the government's most cost-effective instrument for economic development. In fact, SBA's current business loan portfolio of roughly 219,000 loans worth more than \$45 billion makes it the largest single financial backer of U.S. businesses in the nation. To date, the SBA Montana District Office has made nearly 14,000 loans worth over two billion dollars.

We're modernizing the way we do business, and technology is helping us. Our web site has been updated to be more user-friendly, and we offer a number of free "e-publications" containing useful information for small business owners or those hoping to become small business owners. We're also simplifying the way we do business. We've streamlined our forms and processes, and we offer round the clock access through our Internet site at www.sba.gov. We're offering innovative solutions, products and services designed specifically for small businesses.

During our 50th anniversary we will also open SBA's National Hall of Fame, honoring those small-business owners who have achieved the American Dream and who exemplify the best traits of entrepreneurs. Plans are underway locally to establish an *e-hall of fame* where outstanding Montana small businesses will be recognized for their contributions to our economy. ***As part of this celebration, we will be hosting small business seminars and birthday events in various communities throughout Montana. For events nearest you contact the Montana District Office at 1-800-776-9144, ext. 2.***

Mid-Year Loan Figures Already Ahead of Numbers From Same Period Last Year

So far during the first half of FY 2003 (October 1, 2002 – March 31, 2003), SBA has guaranteed 204 loans totaling \$29,160,326. Of these loans 195, totaling \$25,782,326 were made through SBA's 7(a) Guaranty Loan Program which provides short or long term financing for small business start-up or expansion needs. Nine loans totaling \$3,378,000 were made through SBA's 504 Certified Development Company program which provides long term fixed rate financing for land, buildings and equipment.

SBA financed 73 new businesses for \$6,904,300. Special trade contractors, retail trade, eating and drinking establishments, professional medical services, automotive services and transport and carrier services were among the most frequently financed businesses. Of the 204 loans, 66 loans totaling \$7,832,000 were made to women owned businesses, 23 loans totaling \$3,964,200 were made to veterans, and 13 loans totaling \$493,300 were made to minority business owners.

The following lenders exceeded \$500,000 in total SBA loan volume:

Yellowstone Bank – Billings	4,053,700	29
Montana Community Finance Corporation – Helena	3,378,000	9
Mountain West Bank, N.A. – Helena	3,299,700	6
First Community Bank – Three Forks	1,800,000	1
First Security Bank – Missoula	1,061,100	7
Heritage Bank – Great Falls	991,900	3
Three Rivers Bank of Montana – Kalispell	965,500	6
Mountain West Bank, N.A. – Missoula	878,100	5
Stockman Bank of Montana – Billings	719,950	8
First Interstate Bank – Billings	632,000	5
First National Bank – Missoula	625,000	3
Bitterroot Valley Bank – Lolo	612,000	2
Yellowstone Bank – Laurel	564,900	4

The following lenders approved five or more loans:

Yellowstone Bank – Billings	4,053,700	29
Innovative Bank – Oakland, CA	353,000	27
Montana Community Finance Corporation – Helena	3,378,000	9
Stockman Bank of Montana – Billings	719,950	8
Wells Fargo Bank Montana – Billings	328,500	7
First Security Bank – Missoula	1,061,100	7
Valley Bank of Helena	103,700	6
Mountain West Bank, N.A. – Helena	3,299,700	6
Three Rivers Bank of Montana – Kalispell	965,500	6
Capital One Federal Savings Bank – Falls Church, VA	165,000	5
First Interstate Bank – Billings	632,000	5
Mountain West Bank, N.A. – Missoula	878,100	5

Certified Development Company – 504 Loans

Montana Community Finance Corporation – Helena	3,378,000	9
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Counties exceeding \$1.0 million in SBA guaranteed loans:

Yellowstone	5,081,850	53
Lewis & Clark	3,642,900	12
Gallatin	3,519,700	16
Missoula	3,270,400	22
Flathead	2,795,500	23
Jefferson	1,935,000	2
Cascade	1,819,876	19
Ravalli	1,185,000	9

Counties with five or more loan approvals:

Yellowstone	5,081,850	53
Flathead	2,795,500	23
Missoula	3,270,400	22
Cascade	1,819,876	19
Gallatin	3,519,700	16
Lewis & Clark	3,642,900	12
Ravalli	1,185,000	9
Silver Bow	790,000	7
Valley	192,600	6

Valley Bank of Helena Earns 504 Award

Valley Bank of Helena was recently awarded Montana Community Finance Corporation's SBA 504 Loan Third Party Lender Participation Volume Award for the period August 2001-2002. During that period, Valley Bank of Helena approved third party loans totaling \$2,052,550 in participation with the SBA 504 program loan approvals of \$1,371,000.



Pictured from L to R: Andy O'Neill, President; Karen Howard, MCFC Executive Director, Gary Bye, Sr. Vice President and Michelle Johnston, SBA District Director

Facts about the SBA 504 Loan Program

The 504-loan program continued to be actively used as a financing tool by Montana business during 2002. Montana Community Finance Corporation (MCFC) saw a 75% increase in loan approvals over 2001, with an average loan approval of \$335,150.

There is an ongoing need by small business for long-term, fixed rate capital. The SBA 504-loan program offers 20-year and 10-year fixed rate financing for healthy, growing small businesses' plant acquisition or renovation and for machinery and equipment. The

504 program is small business's "A Window to Wall Street". The interest rate offered borrowers is a very competitive, long-term fixed rate, enabling these small businesses access to capital in a competitive marketplace.

Small businesses can afford 504 loans because their typical 10% down payment helps the business preserve vital working capital. Few banks offer long-term (longer than 10 year) small business financing without a 25-40% down payment – a cash outlay that would cripple many small businesses, or significantly delay their business expansion.

SBA 504 loans are designed to help local economies – not just individual businesses. Small businesses that receive SBA 504 loans must create jobs or retain jobs that would be lost and/or meet national public policy goals. In Montana, the 504 loan program has provided assistance in retaining or creating 2,231 full-time jobs.

In addition to helping small businesses access affordable, long-term fixed rate financing, the program:

Helps local economies. 504 loans result in real bricks and mortar growth of local businesses – leading to more jobs in the community and increases in the local tax base.

504 is self-funding. The SBA 504 loan program receives no appropriation. It is self-supporting through fees paid by MCFC and other Certified Development Corporations around the county, first mortgage lenders and borrowers. Through private sector funding, no loan losses are borne by U.S. taxpayers.

504 is an excellent example of public-private partnership. Through creating an attractive financing vehicle for banks as well as borrowers, the program helps private sector lenders provide more essential capital to help more local businesses than the lenders could do on their own.

- ❑ The purpose is to provide affordable long-term, low down payment, subordinated fixed-asset financing for small businesses to expand their operations
- ❑ Interest rate is reasonably priced and fixed for the life of the 504 loan
- ❑ The 504 Loan Program gives businesses access to financing which will increase productivity, create or retain new jobs and benefit their local economy
- ❑ 504 Program funds loans through the sale of debentures to private capital markets

Who is an Eligible Borrower?

- ❑ Existing, for-profit businesses with net worth of less than \$7 million and net profits after taxes (PAT) averaging less than \$2.5 million the last two years
- ❑ Demonstrate the need for desired financing
- ❑ No passive investment companies
- ❑ The business must occupy at least:
 - 51% of building space (if existing building)
 - 60% of building space (new construction) immediately and up to 80% within 3 years. Allowed to lease out long-term 20% of the space to a third party
- ❑ One job must be created or retained for every \$35,000 of Debenture funds Benefit to Bankers•First mortgage on real estate! - low collateral risk - 50% LTV

- ❑ Fixed market interest rate for 504 portion which increases borrower's repayment capacity - lower credit risk
- ❑ Participate in projects that might normally exceed your lending limits
- ❑ CRA credit
- ❑ Bank first mortgage may be sold to MBOI or other national buyers
- ❑ Mitigate risk return to shareholders

Benefits to Borrowers

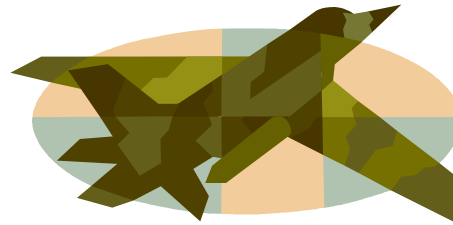
- ❑ Low Down Payment * usually 10% – 20%
- ❑ Preserves working capital for expected growth
- ❑ Fixed interest rate on 504 portion of loan-that can usually help with a more favorable 3rd party lender loan
- ❑ Long term financing
- ❑ Collateral limited to project assets in many (not all) cases
- ❑ In "credit crunch" – getting a loan at all

Benefits to Local Economy

- ❑ Jobs creation or retention
- ❑ Outside capital investment; tax base increase
- ❑ Stimulation of other development
- ❑ Greater access to capital for "underserved" markets

Contact Montana Community Finance Corporation in Helena (406) 443-3261, with potential 504 loan projects, so that program eligibility as well as eligible loan costs and structure can be identified.

Summit Aeronautics: Montana's Small Business Person of the Year for 2003



Thomas Hoffman, President of Summit Aeronautics Group of Helena has been named the U.S. Small Business Administration's 2003 Montana Small Business

Person of the Year. Hoffman will be honored at SBA's annual Small Business Week awards luncheon May 30, 2003, in Helena, along with ten other outstanding small business owners and advocates from across the state.

After a highly successful career as a tooling engineer - having worked at aerospace giants such as the Boeing Company, Sikorsky Helicopter and Aerobotics - Thomas P. Hoffman made the decision to launch his own engineering company in late 1996. "It was the birth of our son Mathew that locked up the decision for us," said Hoffman. "My wife Tammy and I were both born and raised in rural areas and we couldn't imagine raising a family in the Dallas-Fort Worth area." Soon thereafter research started and the groundwork was laid for Tom's new company. With his family living in Helena, Montana, it was decided that the new company would be based there. On June 2, 1997, Hoffman's dream was realized and Summit Design and Manufacturing opened its doors.

Summit opened its doors with four employees, including the founder, and operated out of a 5,000 square foot facility on the south side of the Helena Regional Airport. Today, Summit has

grown to 50 full-time employees at its Montana manufacturing facility; six off-site employees located in its Marietta, Georgia office, and now occupies a 40,000 square foot facility on the airport's north side. "Tom Hoffman and his team are a prime example of success in Montana," said Senator Conrad Burns. "In five years they've gone from a start-up operation to a multi-million dollar fabrication facility providing materials for high-tech aerospace industry around the nation. I was more than happy to nominate Tom for this award and I'm thrilled he has been chosen by the SBA as the Small Business Person of the Year."

Summit is a company unique to Montana, it's growing and has local officials hopeful that the region's economy can build on their success. The company manufactures components for the aerospace industry, including tools and parts used in the F-16, C130, F-22 and F-117 aircraft, among others. Summit's roster of customers reads like a who's who of the defense industry - Boeing, Lockheed-Martin, Bell Helicopter and Sikorsky. "SBA is extremely proud of Summit's accomplishments," said Montana SBA District Director Michelle Johnston. "They've provided numerous opportunities for employees through internships and on-the-job training, creating a highly skilled workforce with above average wages, and contribute significantly to Montana's economy."

Since Montana is far away from the main centers of aerospace manufacturing, Summit's management staff has had to demonstrate to its customers that its Helena facility can provide a quality product at a competitive price. From its inception, Tom Hoffman envisioned a Montana-based and Montana-owned corporation dedicated to providing Montanans with quality jobs in the aerospace industry - a totally new market for the state's economy. But, finding personnel qualified and experienced in the aerospace industry posed a challenge for Hoffman's company. To overcome this, Summit joined forces with the Helena College of Technology and established internships for machining and welding students who are able to gain valuable on-the-job training while working on their college credits. "The nice thing about Helena is, once you get people and spend the time and the funds to train them, the odds are they're going to stay, and that's a great benefit to us," said Hoffman.

One of the reasons Summit has been successful from the onset is that it listens to its customers and identifies their needs. From his background working with aerospace contractors, Tom Hoffman understands the need to have the best equipment on the market in order to be competitive. This proved true when Summit was awarded a substantial contract with Boeing Military to machine the F-22 engine bay doors. A significant reason Summit was awarded this contract was because of the accuracy of its equipment. Boeing evaluated all competing companies and rated Summit's equipment the most accurate in the United States.

The core of Summit's business concept is based on a combination of engineering and manufacturing. In the fall of 2002, the company changed its name to Summit Aeronautics Group to better reflect its goal of becoming a major supplier of aerospace products and assemblies throughout the world. Summit Aeronautics Group has developed a team of experienced, aggressive and forward-thinking personnel open to exploring new technologies. The firm is well positioned to take advantage of the rapidly expanding aerospace market. The demand for design and manufacturing for large aerospace companies is increasing as the need for new and

better aircraft grows. Tier-two suppliers are becoming the backbone of aerospace manufacturing as large aerospace companies outsource manufacturing, tooling and parts machining.

The long-term goal for Summit is to develop into a nationally known company with solid relationships with premier high-tech manufacturing partners. By developing solid partnerships with other local and regional manufacturers, it will become possible to be a primary supplier of sub-assemblies and major assembly components as well as providing full service in-house designs. This concept has already shown solid results for the company. The firm has been named the "1998 Outstanding Team Player by Lockheed-Martin"; the "1999 - U.S. Small Business Administration's Regional Sub-contractor of the Year"; and the "2002 Lockheed-Martin's F-22 Outstanding Supplier Award."

In just six short years, Tom Hoffman has taken a fledgling company and developed it into a dominate force in the aerospace tool and design market. The company has experienced an average growth rate of 19 percent and sales in 2002 were in excess of \$10 million.

Tom Hoffman, his wife Tammy and their sons, Mathew and Josh, enjoy the beauty and benefits of living in Montana, spending time fishing, hunting, skiing and hiking in the beautiful Montana mountains. Tom is a past board member for the Montana Manufacturing and Technology Extension Service and is a member of the Helena Area Chamber of Commerce. Senator Conrad Burns nominated Summit Aeronautics Group for this award.

Other 2003 award winners include: Larry Farrar, President, Montec Research of Butte - First Runner-up Small Business Person of the Year; Linda Buckingham, President, Showroom Auto Body, Inc. in Billings - Woman Owned Business of the Year; Rachel Campbell, Owner of Rachel's Furniture Gallery, LLC. in Great Falls - SBA Young Entrepreneur of the Year; Wayne Nelson, President of Stockman Bank in Billings - Financial Services Advocate of the Year; Thomas Yoder, Director of the Center for Applied Economic Research at MSU Billings - Research Advocate of the Year; Robyn Hampton, Owner of Biz Savvy Professional Business Coaching & Success Outsourcing in Helena - Home-based Business Advocate of the Year; Deanna South, Business Development Specialist for the Small Business Development Center in Billings - Women in Business Advocate of the Year; Nancy Warneke-Gaynor, Director of the Salish and Kootenai College Tribal Business Information Center at Pablo - Minority Small Business Advocate of the Year; Brian Kahn, Host of Home Ground Radio in Helena - Small Business Journalist of the Year; and Dexter Wester, Business Advocate & Employment Services Specialist for the Bozeman Job Service - Veteran Small Business Advocate of the Year.



New eNewsletter from the SBA

Small business owners can now access the latest news and information on the U.S. Small Business Administration's loan programs and services directly through a new e-mail newsletter, ***SBA Solutions***.

SBA Solutions is the first National SBA e-newsletter, made possible through a co-

sponsorship between the SBA and Staples, Inc. This free interactive tool is designed for prospective and established entrepreneurs, and is designed to come directly to your e-mail inbox monthly.

Features include relevant topics to small businesses such as Creating a Secure Work Environment, Disaster Preparedness for Small Businesses, Resourceful Ways to Cultivate New Customers, Balancing Work & Family and Building a Home-based Business.

The newsletter also includes recurring sections: *What's New @ SBA*, *SBA Loans*, *Disaster Assistance*, *the SBA Online Classroom* and *Frequently Asked Questions*.

Sign-up today! For a free subscription to **SBA Solutions**, visit <http://web.sba.gov/list/>

Staples, Inc. is an example of a successful small business that received financing from a Small Business Investment Company (SBIC) licensed fund. Today, Staples is an international company whose focus is to give small businesses a way to buy products at prices that were previously available only through large volume purchase discounts.

A Look at International Marketing: Getting Started

By: Inge McNeese, U.S. Export Assistance Center



As you begin exploring international business opportunities, please consider attending export training sessions in your community, if at all possible. These will connect you to the international business network in your local community. Such programs are typically put on by the U.S. Department of Commerce, U.S. Small Business Administration, state international trade offices, World Trade Centers,

Small Business Development Centers, and local community colleges. In addition, there are a number of web sites that can help you get started.

For instance, the "Basic Guide to Exporting" published by the U.S. Department of Commerce, can be downloaded from: <http://www.unzco.com/basicguide/index.html>. Other information on the mechanics of exporting is available through the U.S. Department of Commerce's international trade portal at www.export.gov. If you go to the "Export Basics Webcast" on this site, you will be able to sign up for four hours of free online training. Other sites offering good basic information are <http://www.tradeport.org>, <http://www.globalspeak.com>, and the U.S. Department of Commerce's Trade Information Center at www.ita.doc.gov/tic.

One of the first things you will need before you export is a Schedule B number for your product, which will be put on your Shipper's Export Declaration. The Trade Information Center can help you research that number, or you can go directly to the U.S.

Census site to locate the number at www.census.gov/foreign-trade. You also will be able to find your product's Harmonized Schedule number there. This is important because the first six digits of this number are used worldwide to classify products and determine local duty rates. With this number, you can then research the duty rates that your buyers will pay when importing your products into their country. Depending on the import duty, your products might, or might not, be competitive in a particular market.

When you are familiar with some of the basics of exporting, you will want to begin doing market research on potential markets. The internet has changed the way we do research--there is so much available online now! One of the best sites to begin your market research is the U.S. Department of Commerce's www.export.gov site, which provides market research by industry sector and country. You also will find country commercial guides on all the major markets in the world here, updated annually by our embassy staffs, on how to do business in a given country and the best prospects for U.S. exports in that market. And, you will find a list of trade events and services that could help you identify buyers or representatives for your products overseas.

If you are involved in producing agricultural or food items, please visit the U.S. Department of Agriculture/Foreign Agriculture Service's website which has an excellent international business plan on it. Go to www.fas.usda.gov, and under "exporter assistance," you will find an option to create your own export plan. In addition, you will find market research reports and trade leads at this site. Two other helpful sites for country background information are: www.countrywatch.com and the CIA's World Fact book, which can be found at www.cia.gov.

Although international business is different from domestic business in some regards, certain business principles will not change. You still need to do proper market research, and you still need to address the four "P's" of marketing which define marketing in any environment: product, placement, promotion, and pricing. Let's look at each of these briefly in an international context.

1. Product [and product modification]: One of the first laws of marketing is to ask what the customer wants! Americans frequently make the mistake of thinking if it sells here, it should sell overseas. Sometimes products have to be modified. In Japan, cars have steering wheels on the right side, so it doesn't make sense to try to sell them our standard models with steering wheels on the left. Another important difference is that outside of the United States, the entire world is on the metric standard! So your products will need to be produced to metric standards. In much of Europe, ISO-9000 certification often is required before buyers will talk to you, and electrical standards vary around the world. Even in Canada, labeling must be in French and English, so packaging frequently will need to be adjusted, as well.

2. Placement [distribution]: Distribution channels are determined by industry and tradition and can vary greatly among markets. This is something you will have to research. What is the normal channel of distribution for your product in the targeted country? It might be quite different from the U.S. norm. Sometimes you can go around normal channels, but it should be a well-calculated risk. Will you try to sell directly to the end-user, or should you sign up an agent or distributor? Does your product require after-sales service? This is a critical question that may well dictate the distribution channel that you will need. Your Export Assistance

Center can help you locate qualified agents, distributors, or partners overseas. A list of their services is at www.export.gov. Also consider getting trade leads through the SBA's Trade Mission Online program www.sba.gov/oit or the Department of Commerce's www.BuyUSA.com program.

3. Promotion: How will you promote your product in a particular country? Will you sell directly to potential buyers, or create buyer demand through advertising? Investigate how promotion is typically done for your product in the targeted country. For instance, if you have an industrial product and Germany is your target market, but you decide not to participate in the annual industrial trade shows, you are definitely making a mistake. The Germans have been doing trade shows for at least 1,000 years! It's a tradition, and your participation, or lack of participation, will indicate the extent to which you are serious about the market. This is not necessarily the case in other countries. Contact your Export Assistance Center about programs for advice in this area.

4. Pricing: It's almost impossible to determine your pricing without primary research (having someone in the country evaluate your competition and the demand elasticity for your product). However, you should be able to get a sense of whether you want to go into a market with a premium pricing, or a low pricing/high volume, strategy. How do you want buyers to view your product, related to its price and quality, compared to that of your competition? Also, please remember that your buyer will need to absorb transportation costs and import duties. So, to keep your product competitive, you might need to back out your domestic marketing and overhead expenses, in order to arrive at acceptable pricing in a given market.

Market research is really at the heart of any international expansion plan, so please make sure you devote adequate time to this effort. Unfortunately, if the market research is wrong, it's unlikely that your international sales efforts will succeed. Good luck as your begin what is sure to be an exciting adventure in global marketing!

Inge McNeese can be contacted at:

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One World Trade Center
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(503) 326-5498
inge.mcneese@sba.gov

UPCOMING EVENTS

May 30	Small Business Week Awards Luncheon – Helena
June 10	SBA Small Business Workshop – Havre
June 12	SBA Small Business Workshop – Sidney
July 31	SBA 50 th Anniversary Celebration Small Business Workshop – Helena
Sept. 25-27	SBA Statewide Women's Conference – Chico Hot Springs

SBA is seeking advertisers for our annual Small Business Week insert to be published by the Helena Independent Record during the week of May 25, 2003. Show your support for Montana's small business community! Contact Charlene Mayala at the Helena IR, (406) 447-4025 for ad information.



Military Reservist Disaster Loans

Small Businesses that employ military reservists who are called to active duty, and are interested in applying for a Military Reservist Economic Injury Disaster Loan (MREIDL) may now download the application from the SBA's web site at www.sba.gov/disaster.

The MREIDL program provides loans to eligible small businesses to cover operating expenses that would have been met, but cannot be met because an essential employee was called to active duty as a military reservist or National Guard member during a period of military conflict.

"With the possibility of continued conflict in America's war on terrorism, men and women from across the country who serve in America's reserve military forces will answer the call to support the nation's military effort," said SBA Administrator, Hector V. Barreto.

"Some of these men and women may be key employees at small businesses, and their call-up, even for a short period of time, can have a financial impact on small companies," Barreto added. "This low-interest loan program can provide the money necessary to support these small businesses, and the availability of the on-line form will simplify the application process." To find out more about this program, visit the web site at www.sba.gov/disaster/mreidlall.html.

Small businesses may apply for MREIDLs of up to \$1.5 million if they have been financially affected by the call-up of a key employee. These working capital loans may be used to pay fixed debts, payroll, accounts payable, and other bills. The interest rate on these loans is 4% with a potential term of up to 30 years.

If you are interested in subscribing to this newsletter, log on to www.sba.gov, click on subscriptions under the U.S. Small Business Administration header, then scroll down to Montana Newslne.

REGISTRATION

2003 SMALL BUSINESS AWARDS LUNCHEON

Red Lion Colonial Hotel

2301 Colonial Drive
Helena, MT 59601
PHONE: (406) 443-2100
FAX: (406) 449-8815
RES: (800) Red-Lion

Cost: \$18.00/person
(no charge for award winners)

Name:		Award Winner:	<small>Circle</small> Y or N
Address:			
Phone:			
# Attending:			
Amount Enclosed:			

☐ Caribbean Pineapple Chicken

☐ Pork Loin

☐ Vegetarian

Please return by May 23, 2003

Make checks payable to:

SMALL BUSINESS DEVELOPMENT CENTER

P.O. Box 200505, Helena, MT 59620

For more information call (406) 441-1081 or 1-800-776-9144, ext. 2

If you would like to use one registration form, please list names of attendees below and specify #'s for meals. Thank you.

Name	Chicken	Pork	Vegetarian

U.S. SMALL BUSINESS ADMINISTRATION
WASHINGTON, D.C. 20548
Small Business
1500 M Street, N.W.
Room 401
Silver Spring, MD 20910
Contact Business
Monday thru Friday 9am-5pm